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ANNUAL REPORT 2020

Dear KV-HELP Friends and Supporters,

We have to inform you with great regret that we sadly lost Prof. Dr. Flora Kessy, founder and chairperson, who died on 28th May 2020 in Ifakara, and Mr. Ahmed Makemba, a founding member, who died on 13 October in Dar es Salaam. KV-HELP will always hold them in grateful memory.

Despite COVID-19, we did our best to bring the Saving4Health project to a successful end. Assisted by three new volunteers, we started to develop new project ideas and began searching for potential funders.

We thank you all for the support we received in these difficult times and hope this report is of interest.

Iddy Mayumana, Executive Director of KV-HELP

The Organization

Kilombero Valley Health and Livelihood Promotion (KV-HELP) is a local NGO working in Southern Tanzania. Its history reaches back to 2008, when a malaria intervention project started to support women self-help groups in their livelihood activities, in order to improve their access to health care. The NGO was registered in 2012 to continue and expand these activities. Today, KV-HELP works with a vast network of women groups to improve knowledge and skills for sustaining and promoting healthy livelihoods in their families and communities.

Modules



The Approach

The KV-HELP office in Ifakara is a reliable and permanent contact point for women. As an outreach program, staff members offer a Mobile Village Academy and provide hands-on-training and practical support to women self-help groups.

The KV-HELP Mobile Village Academy has developed a unique modular approach integrating three key components of healthy livelihoods: 1) Saving & Lending, 2) Food Security & Microenterprise, and 3) Health Protection & Health Promotion.

Saving4Health Project Activities

The COVID-19 pandemic and the diverse measures taken to control it have negatively impacted on the work of the NGO and its network of women groups. In March 2020, the government decided to suspend most public activities. It closed schools and discouraged people's movements. The KV-HELP team tried its best to continue project activities through the Mobile Village Academy. Using mobile phones, team members continued training, coaching and monitoring, even from home offices. When the government lifted restrictions, the team was able to conduct the July 2020 village tour, spending two days with every group to assess performance and outcome of the second saving cycle. Throughout the year, group leaders and members called the team by mobile phone or sent SMS or WhatsApp messages, whenever they needed technical advice, encouragement, or practical help with individual or organizational problems. The team also made short on-site visits in emergencies, for instance to help solving conflicts and provide support in times of illness or death.

Module "Saving & Lending"

Using the KV-HELP monitoring system to track deposits and withdrawals in each group's Business Fund and Savings Fund, the team was able to document positive changes with qualitative and quantitative indicators. To protect confidentiality, only generalized and anonymized findings are reported.



Annual assessment of the Savings Fund in the Jipe Moyo group in Kiberege (Foto B. Obrist)

All the groups finished the second saving cycle (1 July 2019 to 30 June 2020), even with a slight increase in total assets: median USD 1'378 (in a range of USD 586-5'858). In first cycle (1 July 2018 to 30 June 2019) they reached a median in total group assets of USD 1'220 (in a range of USD 225-5'515).

Within each cycle, more than half of the women groups were able to generate Saving Fund assets that were comparable to the grants KV-HELP distributed to the groups from 2008 to 2018 (USD 860-1290). This may indicate that KV-HELP support contributed to improve their financial capacity.

However, the difference between the highest and the lowest group assets per cycle was striking, and so were differences in individual saving capacity. At the end of the first cycle, individual savings in the group with the lowest asset (USD

225) were in a range of USD 1-16, in the group with the highest asset (USD 5'515) in a range of USD 41-341. At the end of the second cycle, individual savings in the group with the lowest asset (USD 586) ranged between USD 0-70, in the group with the highest total asset (USD 5'858) between USD 0-327.

Differences between and within the groups were also reflected in their capacity to pay back loans from the Business Funds. When COVID-19 hit in early 2020, some groups and women continued to perform well, four groups decided to reschedule their loan repayment deadlines towards the end of the year, and one group even decided to dissolve the Business Fund and transform individual loans into grants.

Module "Food Security & Microenterprise"

As in 2019, the KV-HELP team recorded many reports while touring the villages, how improved rice farming techniques led to some notable improvements in terms of crop productivity. Members of the Kandolandola women group in Taweta reported, for instance, that planting in rows led to an increase in their rice harvest from 5 bags per acre to 15 bags per acre, even with traditional rice varieties.

However, the women expressed again concerns about an increased unpredictability of the weather. In 2019, shortages of rains affected crop productions and led women into losses. In 2020, it was the opposite. Women in every group experienced the effects of heavy rains on their farms and respective crops. As a woman group member in Iragua explained:

“I planted seeds in rows, separating one paddy to the next with a distance of 25 centimeters. But due to heavy rains, there was landslide. It covered my farm field, and carried along seeds from other fields. The seeds mixed up with the ones in my farm destroying all the rows and introducing strange species. In the end, my crops were not as expected, and the rice I have is of poor quality.”

In view of such difficulties caused by changing weather conditions, KV-HELP explored whether women group members considered venturing into other sources of income while maintaining rice production. Most women were not thinking of embarking in off-farm income generating activities. With their minds still on farming, groups showed an interest in a variety of crops, like Irish potatoes, beans, pigeon pea, sunflower and teak trees. Most groups, however, saw big opportunities in raising poultry.

Over the past years, KV-HELP has supported various non-farm initiatives of women group members. For this reason, a new small Swiss-Tanzanian organization called Kazi StartFunding (<https://www.kazi-funding.org/>) contacted KV-HELP in 2020. After several discussions, the two organizations decided to collaborate as partners, with Kazi StartFunding providing five interest-free loans (total amount TZS 1,900,000) and KV-HELP collecting project ideas, evaluating them, and accompanying their implementation.

For successful implementation of the project, KV-HELP invited members of two self-help groups in villages near Ifakara to prepare business proposals for grants up to Tsh 500,000. The team then reviewed the proposals, discussed them with the women applicants, prepared a shortlist and submitted the list to Kazi Startfunding for final selection. The winners were small business projects focusing on rice farming (TSh 300,000), renting bicycles (TSh 400,000), selling cooked food (TSh 200,000 and TSh 500,000), and rice selling (TSh 500,000).

Module “Health Protection & Health Promotion”

At the end of the second saving cycle, we found that more than half of the women who had taken Social Fund loans used them for health care expenses (88 out of 152, 58 percent). This relation was much smaller for women using Savings Fund loans (22 out of 284, 8 percent) and Business Fund loans (6 out of 234, 3 percent). The interest of Social Fund loans (2%) was much lower than for Saving Fund loans (5-10%). Differences of loan values between groups were remarkable, with a range between USD 4-594 and a median of USD 22.

Group rules allowed a flexible use of loans for health care costs. Members took loans to pay for tests or medication not covered by the Improved Community Health Fund (iCHF) or for transport to get insurance-covered treatment in a referral health facility. Loans helped to pay for medicines, if people directly consulted private retail drug shops or private or faith-based health facilities. Members also took loans for transport, for example when travelling to take care of a sick family member in another village or in a town.

Already at the end of the first cycle (July 2019), a number of women in the random sample claimed to be iCHF members, but it was difficult to verify their reported membership. At the end of the second cycle (July 2020), the team was able to check women’s iCHF membership cards. The data show that 33 percent of the women (152 out of 458) were now active iCHF members. This is remarkable since the national average of iCHF membership was still below 10%. In most groups, women mentioned to have used savings to pay the annual iCHF premium of TZS 30’000 (about USD 13)

The KV-HELP training on Non-Communicable Diseases (NCDs) provided in 2019 also seems to have had a positive effect. The group discussions indicated that women’s understanding about the signs, causes and control of hypertension, cancer and diabetes had increased. A considerable number of women further mentioned food and lifestyle changes they had adopted in order to control the spread of NCDs.

KV HELP Profile

Vision

To see a Tanzanian society living a health promoting lifestyle in a context of a rapidly increasing double burden of infectious and non-communicable diseases, with KV-HELP being one of the pioneering Organizations contributing to this achievement.

Mission

To work toward the goal of healthy livelihoods in Tanzania through an innovative approach that integrates development actions across health, education, agriculture/livestock and financial/entrepreneurial sectors.

Goal and objectives

KV-HELP aims to promote and test development methodologies that empower individuals and self-help-groups in the communities to promote healthy livelihoods. Specific objectives are:

1. To enhance organizational and financial capacity of self-help groups through approaches like Accumulated Saving and Credit Associations (ASCAs).
2. To improve livelihoods of self-help groups members through farm and non-farm microenterprises, using methodologies like Selection, Planning and Management (SPM).
3. To strengthen health promotion with regard to infectious and non-communicable diseases using approaches like health literacy.

Governing Board

Dr. Emmy Metta (Acting Chairperson), Mr. Said Mpasuka (Treasurer), Dr. Dominic Mboya, Mr. Christopher Mshana, Mr. Honorathy Urassa, Mr. Alto Mbikiye and Mr. Iddy Mayumana (Board Secretary and Executive Director). Prof. Dr. Brigit Obrist is an invited member of the Board. All of them (except the Board Secretary) work on a voluntary basis.

Location, address, contact

The head office of the organization is in Ifakara town, Kilombero district in Morogoro Region, Mainland Tanzania. Its physical address is:

Along the Compound of former CCM District Headquarters

P. O. Box 43

Ifakara – Kilombero Morogoro, Tanzania

Email: kilomberovalleyhelp@gmail.com

Contact person: Iddy Mayumana, mobile: +255 684 491 866, email: imayumana@yahoo.com.

Partners and funding

KV-HELP operates within a social learning network formed by local, regional, national and international NGOs and collaborates with authorities on the village, ward and district levels. In addition to voluntary work and financial contributions from the Board members, KV-HELP obtained two small grants in 2020 from the R. Geigy-Foundation and the UNIBAS Social Health Protection project, both from Basel, Switzerland (Total nearly USD 77,000).